

**AMENDMENTS TO THE SPECIFICATION**

Please amend the paragraph on page 36, lines 18-19, of the application as follows:

Various embodiments according to the invention may be implemented on one or more computer systems. These computer systems[[,]] may be, for example, general-purpose computers such as those based on Intel PENTIUM<sup>TM</sup>-type processors, Motorola PowerPC<sup>TM</sup>, Sun UltraSPARC<sup>TM</sup>, Hewlet-Packard PA-RISC<sup>TM</sup> processors, or any other type of processor. It should be appreciated that one or more of any type of computer system may be used to authenticate a user by splitting performance of a hashing function between a client and a tunnel server according to various embodiments of the invention. Further, the software design system may be located on a single computer or may be distributed among a plurality of computers attached by a communications network.